

**From:** Farhad <farhad99@verizon.net>  
**Sent:** Saturday, September 19, 2015 9:44 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear Sir/Madam,

Being able to use covered options in IRAs can help investors reduce risk (NOT increase it). Please do not take away our ability to use covered options in retirement accounts.

Sincerely,

Farhad Tahmasebi, Ph.D.